Do I actually need a premium travel card?

Do you travel often?

No

No, you don't need a premium travel card.

Ok, but I want *something* to spend my hard-earned money when I travel

Do you travel internationally at all?

No

Use whatever card(s) you use the rest of the time

Yes

Do your current credit card(s) have foreign transaction fees?

No

Use whatever card(s) you use the rest of the time

Yes

Get a card with no annual or foreign transaction fees

Like what?

Check what your local credit union offers (generally better customer-serving organizations than banks). Otherwise...

Do you care about category bonuses?

No

Get a 2%-on-everything cashback card, such as:

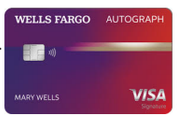
Fidelity Card
Requires Fidelity Brokerage Acct.
Includes Global Entry
Rental Car Coverage

NFCU cashRewards+
Requires NFCU membership
Must qualify for $5k+ credit line
Rewards available immediately
Rental Car Coverage

SoFi Unlimited
No unusual requirements
Cell phone protection

Yes

Get a card with bonuses on your common travel spend, such as:



Wells Fargo Autograph
3% Dining, Travel, Transit, Gas, Phone Plans, and Streaming
Rental Car Coverage
Cell Phone Protection

U.S. Bank Altitude Connect
3.2% Travel + Gas, 1.6% Dining + Grocery
Increased to 4%, 2% with USB Acct.
4x annual Priority Pass uses (inc. restaurants)
Includes Global Entry

Citi Costco Anywhere
3% Dining + Travel, 4% Gas + EV
5% Costgo Gas, 2% other Costco
Rewards redeemed once/year
Requires Costco Membership

Do you frequently use one particular airline/hotel/carrier?

Yes

Consider any co-branded cards they offer

Not seeing anything appealing

Dope, I'll get value from this

No

Do you value award travel?*
*redeeming points for bookings
**but think carefully if you didn't already know this it's harder than you think

Is that sufficient, or do you want more?

Moar

I'm all set!

So happy for you :)

No

Do you value airport lounge access?

No

...the sandwich

Do you actually, or does it really make more sense for you to pack yourself a sandwich?

I really do

Yes

Consider the following rewards cards/programs, but always evaluate whether the benefits of the card are worth the annual fee to you

Yes

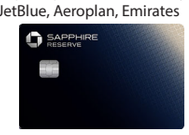
American Express
Popular partners: Delta, ANA, Avios, Cathay, Emirates

Platinum Card
$895 Annual Fee
Many credits
Access to a network of 26 Centurion Lounges
+ Priority Pass
5x on Flights (direct)
5x in Portal

and/or

Gold Card
$325 Annual Fee
Several credits
4x Dining, 4x Groceries, 3x Flights (direct)

Chase
Popular partners: United, Hyatt, JetBlue, Aeroplan, Emirates



Sapphire Reserve
$795 Annual Fee
Several credits
Access to a network of 9 Sapphire Lounges
+ Priority Pass
3x on Dining
4x on Flights + Hotels (direct)
8x in Portal

or

Sapphire Preferred
$95 Annual Fee
$50 Portal hotel credit
3x Dining, 2x Travel

Capital One
Popular partners: Turkish, EVA, Cathay, Singapore, JAL (4:3)

Venture X
$395 Annual Fee
$300 portal credit
10k anniversary miles
Access to a network of 6 Capital One Lounges
+ Priority Pass
2x on all purchases
5/10x in portal (flights/othr)

and/or

Savor
No Annual Fee
3x Dining, 3x Groceries, 3x Entertainment
(if no VX, get VentureOne for transfer)

Citi
Popular partners: American, Choice, Turkish, EVA, Cathay, Singapore

Strata Elite
$595 Annual Fee
A few credits
Access AA Admirals Club Lounges 4 times/year
+ Priority Pass
3x Dining
1.5x on all purchases
6/12x in portal (flights/othr)

or

Strata Premier
$95 Annual Fee
$100 Portal hotel credit
3x Dining, Grocery, Gas, EV, Flights, Hotels (10x Portal)